Attorney Docket No.: 27811-002

COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original and sole inventor of the subject matter which is claimed and for which a utility patent is sought on the invention entitled:

MOBILIZATION INCOME PROTECTION PLAN

the specification of which was filed HEREWITH, and bearing Attorney Docket No. 27811-002.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information that is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) or §365(b) of any foreign application(s) for patent or inventor's certificate, or §365(a) of any PCT International application designating at least one country other than the United States listed below and have also identified below any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Appln.	Country	Filing Date	Priority Claimed	
Number	(if PCT, so indicate)	(dd/mm/yy)	Yes	No

I hereby claim the benefit under Title 35, United States Code, § 119(e) or §120 of any United States application(s), or §365(c) of any PCT International application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

Filing Date (dd/mm/yy) 12/09/03	

I hereby appoint the attorneys and/or agents associated with Mintz Levin Cohn Ferris Glovsky & Popeo, Customer Number, Customer Number 30623, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Please address all telephone calls to Ingrid A. Beattie, Esq. at telephone number 617-348-1838 and, Address all correspondence to:

Ingrid A. Beattie, Esq.
Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, P.C.
One Financial Center
Boston, Massachusetts 02111

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or patent issued thereon.

Inventor's Signature:

Full Name of Inventor: Ralph Mitchell

Citizenship: USA

Residence: 140 Wood Road, Suite 200, Braintree, MA 02184

Post Office Address: Same

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